



2004 Legislative Priorities

Accessibility of Credit Reports
Lead Department: Housing Commission

Background:

- What governmental functions are at issue? The City of San Diego recently formed an Affordable Housing Task Force to explore ways to address issues surrounding the affordable housing crisis. One recommendation of the Task Force was to pursue legislation that would require credit reporting agencies to make copies of a tenant credit report available to potential landlords for a specified amount of time without charging multiple fees. This legislative effort would not directly impact any governmental function; however, it would potentially relieve a financial burden on low-income renters within the City by reducing the costs for credit check when looking for housing.
- How are these functions performed? Landlords routinely require tenants to pay a credit check fee to cover the costs associated with a landlord confirming the credit worthiness of a potential tenant. In a tight residential market, a tenant may be required to pay numerous credit check fees to multiple landlords in a short amount of time in order to secure housing. The legislation would require credit reporting agencies to make credit information available to landlords for a specified amount of time without charging multiple fees.
- Why is legislation required? Paying multiple credit check fees becomes a financial burden for low-income renters looking for housing in tight real estate markets.
- How would the proposal permit the City to perform more effectively? N/A

Proposal

- Specify what sections of state law require amendment. Unsure. Most likely requires both State and Federal action.
- Provide specific amendment language you seek. Credit reporting agencies would make copies of a tenant credit report available to potential approved landlords for a specified period of time, in order to avoid the costs associated with a tenant paying numerous credit check fees.

Strategy

- List likely supporters

Apartment Association, renters rights organizations, affordable housing organizations

- List likely opponents

Credit reporting agencies

- List possible Sponsors